



**UNITES STATES BANKRUPTCY COURT  
DISTRICT OF NEW JERSEY**

Order Filed on January 8, 2020  
by Clerk  
U.S. Bankruptcy Court  
District of New Jersey

FRENKEL LAMBERT WEISS WEISMAN & GORDON, LLP  
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Case No.: **16-14774-JNP**

Chapter 13

Judge Jerrold N. Poslusny, Jr.

In Re:

**Rose Ann Bolton**

Debtor(s).

**ORDER RESOLVING CERTIFICATION OF DEFAULT**

Recommended Local Form Modified

The relief set forth on the following page, numbered two (2) through four (4), is hereby

**ORDERED.**

**DATED: January 8, 2020**

A handwritten signature in dark ink, appearing to read "Jerrold N. Poslusny, Jr.", is written over a horizontal line.

Honorable Jerrold N. Poslusny, Jr.  
United States Bankruptcy Court

Debtor: **Rose Ann Bolton**

Case No.: **16-14774-JNP**

Caption of Order: **Order Resolving Certification of Default**

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Upon the Certification of Default of BANK OF AMERICA, N.A. (the “Movant”), under Bankruptcy Code section 362(d) for relief from the automatic stay (the “Motion”) as to certain real property commonly known as 39 Orchard Drive, Winslow, New Jersey 08081 (the “Collateral”), and the Debtor(s) having opposed the Certification of Default, and the Court having considered the submissions of the parties, and argument, if any, and for cause shown, it is ORDERED that the stay shall continue against the Collateral, subject to the following conditions:

1. Status of Post-Petition Arrearages:

- a. The account is overdue for 2 months, from November 2019 through December 2019.
- b. The account is overdue for 2 payments of \$699.30 per month.
- c. The account has been assessed for no late charges.
- d. Movant acknowledges suspense funds in the amount of \$342.50.
- e. Based on 1.a. through 1.d, the total arrearages due through December 2019 is \$1,056.10.

2. Debtor(s) shall cure all post-petition arrearages outlined in Paragraph 1, above, as follows:

- a. Beginning on January 1, 2020, Additional Monthly Cure Payments shall be made in the amount of \$264.03.
  - i. These Additional Monthly Cure Payments shall be made for 4 months.

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ii. These Additional Monthly Cure Payments shall be made

to Movant at the following address:

Bank of America  
PO Box 660933  
Dallas, TX 75266

3. Beginning in January 2020, Debtor(s) shall resume making regular monthly mortgage payments.

a. These regular monthly mortgage payments shall be made to Movant at the following address:

Bank of America  
PO Box 660933  
Dallas, TX 75266

4. If any payments outlined in this Order are not made within thirty (30) days of the date the payment is due, then the Movant may obtain an Order Vacating the Automatic Stay as to the Collateral by filing with the Bankruptcy Court a Certification of Default specifying the failure to comply with this Order.

5. In the event this case is converted to Chapter 7, the Debtor(s) shall cure all arrears within ten (10) days from the date of conversion to bring the account contractually current.

a. If the loan is not brought current after conversion, Movant may file a Certification of Default with the Court.

6. This Order survives any loan modification between the Movant and the Debtor(s) agreed to and executed during the instant bankruptcy proceeding.

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- a. If any regular mortgage payment due after the execution of a loan modification is more than thirty (30) days late, Movant may file a Certification of Default with the Court.
7. Any Certification of Default filed pursuant to the Order shall be served on the Chapter 13 Trustee, the Debtor(s) and Counsel for the Debtor(s).
8. The Movant is awarded attorney's fees of \$250.00, to be paid through the Chapter 13 Plan